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PATENT  
ATTORNEY DOCKET NO. 10269/11

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Keiser et al.  
Serial No. : 09/382,907 Examiner: Akiba Robinson-Boyce  
Filed : August 25, 1999 Group Art Unit: 3623  
Title : COMPUTER-IMPLEMENTED SECURITIES TRADING  
SYSTEM WITH VIRTUAL CURRENCY AND VIRTUAL  
SPECIALIST

Commissioner for Patents  
Washington, D.C. 20231

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OCT 16 2002

GROUP 3600

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Sir:

In response to the Notice of Non-Compliant Amendment dated September 26, 2002, the applicants submit the following:

Clean version of each replacement claim

Please substitute the following claims for the pending claims of the same numbers:

3. (Amended) The method according to claim 1, further comprising exchanging the electronic currency in the first or second trader's account for desired currency.

4. (Amended) The method according to claim 3, wherein the electronic currency is exchanged at a currency exchange web site, and wherein a request for the exchange is transmitted to the currency exchange web site via a secured communication.